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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmllawgroup.com

Attorneys for Movant

LAKEVIEW LOAN SERVICING, LLC

In Re:

Rebecca Lynn Winkler,

Debtor.

Order Filed on December 14, 2020 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 20-19615 ABA

Adv. No.:

Hearing Date: 10/14/2020 @ 9:00 a.m.

Judge: Andrew B. Altenburg, Jr.

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: December 14, 2020

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court Page 2

Debtor: Rebecca Lynn Winkler

Case No.: 20-19615 ABA

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, LAKEVIEW LOAN SERVICING, LLC, holder of a mortgage on real property located at 6136 Harvey Avenue, Merchantville, NJ, 08109, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Alex Flynn, Esquire, attorney for Debtor, Rebecca Lynn Winkler, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that 6136 Harvey Avenue, Pennsauken, NJ is not part of the bankruptcy estate because Debtor is not a borrower on the subject loan and Debtor does not have any ownership interest in the subject property; Debtor merely resides at the subject property; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that because 6136 Harvey Avenue, Pennsauken, NJ is not part of the bankruptcy estate, the automatic stay does not apply;

It is further **ORDERED, ADJUDGED and DECREED** that Lakeview Loan Servicing, LLC is permitted to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue its rights in the land and premises commonly known as 6136 Harvey Avenue, Pennsauken, NJ; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the 14 stay of the order under F.R.B.P. 4001(a)(3) is waived and this order shall have immediate effect; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Lakeview Loan Servicing, LLC may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.